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B22A (Official Form 22A) (Chapter 7) (12/08)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: Amazona, Rowell D  Debtor(s)	<ul><li>☐ The presumption arises</li><li>☑ The presumption does not arise</li><li>☐ The presumption is temporarily inapplicable.</li></ul>
Case Number:	

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  □ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.    Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard    a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and   I remain on active duty /or/   I was released from active duty on   which is less than 540 days before this bankruptcy case was filed;    OR

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION									
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
	a. 🗌	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
	b	Married, not filing jointly, with de penalty of perjury: "My spouse and are living apart other than for the property Complete only Column A ("Debi	d I are legally sourpose of evad	eparated ur ling the req	nder applicable non-bankru uirements of § 707(b)(2)(A	ptcy l	law or my s	pouse and I	
2	c. 🗸	Married, not filing jointly, without Column A ("Debtor's Income")					above. <b>Con</b>	nplete both	
	d. [	Married, filing jointly. <b>Complete</b> Lines 3-11.	both Column A	A ("Debtor	's Income") and Column	B ("S	Spouse's In	come") for	
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					D	olumn A Debtor's Income	Column B Spouse's Income	
3	Gro	ss wages, salary, tips, bonuses, ove	ertime, commi	ssions.		\$	1,967.75	\$ 550.00	
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.								
	a.	Gross receipts		\$					
	b.	Ordinary and necessary business of	expenses	\$					
	c.	Business income		Subtract I	Line b from Line a	\$		\$	
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.								
5	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating	expenses	\$					
	c.	Rent and other real property incom	me	Subtract I	ine b from Line a	\$		\$	
6	Inte	rest, dividends, and royalties.				\$		\$	
7	Pens	sion and retirement income.				\$		\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.  \$\$\$						\$		
Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					ed by you or your spouse				
	cla	employment compensation imed to be a benefit under the cial Security Act	Debtor \$		Spouse \$	\$		\$	

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322A (	Official Form 22A) (Chapter 7) (12/08)					
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as					
	a.	\$				
	b.	\$				
	Total and enter on Line 10		\$	\$		
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter 10 and 10 in Column B.		\$ 1,967.75	\$	550.00	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				2,517.75	
	Part III. APPLICATION OF § 707(B)(7) E	EXCLUSION	N			
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.				30,213.00	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: <b>Hawaii</b> b. Enter	r debtor's hou	sehold size: 3	\$	70,481.00	
15	Application of Section707(b)(7). Check the applicable box and proceed as directed.  ✓ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  ☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					
	Complete Parts IV, V, VI, and VII of this statement on	ly if require	ed. (See Line 15	5.)		
	Part IV. CALCULATION OF CURRENT MONTHLY	INCOME F	OR § 707(b)(2)			
16	Enter the amount from Line 12.			\$		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.		\$			
	b.		\$			
	c.		\$			
	Total and enter on Line 17.					
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.					

# Part V. CALCULATION OF DEDUCTIONS FROM INCOME

### **Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)

**B22A** (Official Form 22A) (Chapter 7) (12/08) National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for 19B household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older a1. Allowance per member a2. Allowance per member b2. b1. Number of members Number of members c1. Subtotal c2. Subtotal \$ Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing 20A and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). \$ Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 Subtract Line b from Line a Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A  $\square 0 \square 1 \square 2$  or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS

Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk

**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an

additional deduction for your public transportation expenses, enter on Line 22B the "Public

www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

Transportation" amount from IRS Local Standards: Transportation. (This amount is available at

\$

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of the bankruptcy court.)

22B

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**B22A** (Official Form 22A) (Chapter 7) (12/08) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  $\square$  1  $\square$  2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; 23 subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 \$ Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 25 federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, 26 and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay 27 for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. \$ Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are 28 required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. \$ Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 29 employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend 30 on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not 31 reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent 32 necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ **Total Expenses Allowed under IRS Standards.** Enter the total of Lines 19 through 32. 33

41

### **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance \$ Disability Insurance 34 \$ Health Savings Account Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. **Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and 36 Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

\$

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Subpart C: Deductions for Debt Payment							
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	☐ yes ☐ no	
				Total: Ad	ld lines a, b and c.		\$
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor		Property Securing t	he Debt	1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
					Total: Ad	ld lines a, b and c.	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.						
Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	Projected average monthly cha	pter 13 pla	an payment.	\$		
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		for United States t	X		
	c.	Average monthly administrative expense of chapter 13 case			Total: Multiply Lin	nes a	\$
46							\$
	Subpart D: Total Deductions from Income						

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

B22A (Official Form 22A) (Chapter 7) (12/08)

DZZA (	522A (Official Form 22A) (Chapter 7) (12/08)						
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the nuenter the result.	mber 60 and	\$				
	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.						
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does this statement, and complete the verification in Part VIII. Do not complete the remainder		top of p	page 1 of			
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the though 55).	remainder of Par	t VI (Li	nes 53			
53	Enter the amount of your total non-priority unsecured debt		\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.						
	Secondary presumption determination. Check the applicable box and proceed as directed						
55	presumption does	s not aris	se" at				
3	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, and welfare of you and your family and that you contend should be an additional deduction income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, average monthly expense for each item. Total the expenses.	from your curren	nt month	ıly			
	Expense Description	Monthly A	mount				
56	a.	\$					
	b.	\$					
	c.	\$					
	Total: Add Lines a, b and o	\$					
Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and both debtors must sign.)	correct. (If this a	i joint co	ıse,			
57	Date: March 3, 2009 Signature: /s/ Rowell D Amazona (Debtor)						
	Date: Signature: (Joint Debtor, if any)						

B1 (Official Form 1) (1/08)

United Sta Dis	Volu	ıntary Petition			
Name of Debtor (if individual, enter Last, First, Midd Amazona, Rowell D	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):		s used by the Joint Debtor i d, maiden, and trade names)		years	
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): <b>9916</b>	D. (ITIN) No./Complete	_	of Soc. Sec. or Individual-T	axpayer I.D	O. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 98-351 Koauka Loop #C708	Zip Code):	Street Address of	of Joint Debtor (No. & Stree	et, City, Stat	te & Zip Code):
Aiea, HI	ZIPCODE <b>96701</b>			Z	ZIPCODE
County of Residence or of the Principal Place of Busi		County of Resid	lence or of the Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street ad	ldress)	Mailing Address	s of Joint Debtor (if differer	nt from stree	et address):
	ZIPCODE			7	ZIPCODE
Location of Principal Assets of Business Debtor (if di	ifferent from street address	above):		_	
	T		T		ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to		the Petitio  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incurs	n is Filed ((	box.)  Debts are primarily business debts.  S.C. § 101(51D).	
attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10 3A.  Filing Fee waiver requested (Applicable to chapter	Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  Check all applicable boxes:				
attach signed application for the court's considerat	Acceptances	ng filed with this petition of the plan were solicited praccordance with 11 U.S.C.		om one or more classes of	
Statistical/Administrative Information  Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.	ditors.			THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors	0- 5,001- 1	0,001- 25,0 25,000 50,0		Over 100,000	
Estimated Assets	<del></del>		0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion	
Estimated Liabilities			0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion	

Voluntom Detition	Name
Voluntary Petition (This page must be completed and filed in every case)	Ama
Prior Bankruptcy Case Filed Within Last 8	Year
Location Where Filed: None	Case
Location Where Filed:	Case
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affilia
Name of Debtor: None	Case
District:	Relati
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	I, the that I chapt expla- that I Banki

Vol	luntary	<b>Petition</b>
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(This page must be completed and filed in every case)

Name of Debtor(s):

### Amazona, Rowell D

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/Rowell D Amazona
Signature of Debtor Rowell D Amazona
X
Signature of Joint Debtor
Telephone Number (If not represented by attorney)

### Signature of Attorney\*



Date

March 3, 2009

Signature of Attorney for Debtor(s)

Franz D. Juan 8193 Law Offices Of Franz Dominic Juan, LLC 98-029 Hekaha Street, Suite 15 Aiea, HI 96701 (808) 488-5660 Fax: (808) 488-5663 donjuanesq@yahoo.com

### March 3, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatuı	e of Authoriz	ed Individual		
Printed :	Name of Aut	norized Individu	ıal	
Title of	Authorized I	ndividual		

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signatu	re of Foreign R	epresentative		
D : . 1	N 6E .	D		
Printed	Name of Forei	gn Representativ	e	

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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# United States Bankruptcy Court District of Hawaii

District	tor nawan
IN RE:	Case No
Amazona, Rowell D	Chapter 7
	OR'S STATEMENT OF COMPLIANCE SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot ourt can dismiss any case you do file. If that happens, you will lose or esume collection activities against you. If your case is dismissed red to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as directly and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements as directly as di	s filed, each spouse must complete and file a separate Exhibit D. Check ected.
the United States trustee or bankruptcy administrator that outline	<b>ase</b> , I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the tugh the agency.
the United States trustee or bankruptcy administrator that outline performing a related budget analysis, but I do not have a certificate	ase, I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me is from the agency describing the services provided to me. You must file wided to you and a copy of any debt repayment plan developed through the d.
	approved agency but was unable to obtain the services during the five ent circumstances merit a temporary waiver of the credit counseling cigent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. I case. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reason counseling briefing.	obtain the credit counseling briefing within the first 30 days after a from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your y for cause and is limited to a maximum of 15 days. Your case may ns for filing your bankruptcy case without first receiving a credit cause of: [Check the applicable statement.] [Must be accompanied by a case without the ca
motion for determination by the court.]  [ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired	by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to a Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by tele Active military duty in a military combat zone.	lly impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has dedoes not apply in this district.	etermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided ab	ove is true and correct.
Signature of Debtor: /s/ Rowell D Amazona	

Date: March 3, 2009

# United States Bankruptcy Court District of Hawaii

IN RE:		Case No.
Amazona, Rowell D		Chapter 7
	Debtor(s)	•

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 800,000.00		
B - Personal Property	Yes	3	\$ 31,798.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,187,489.75	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 63,928.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,101.22
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,382.00
	TOTAL	14	\$ 831,798.17	\$ 1,251,418.63	

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# United States Bankruptcy Court District of Hawaii

IN RE:	Case No
Amazona, Rowell D	Chapter <u>7</u>
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABIL	ITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer de 101(8)), filing a case under chapter 7, 11 or 13, you must report all info	
Check this box if you are an individual debtor whose debts are NC information here.	OT primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. §	159.
Summarize the following types of liabilities, as reported in the Sch	edules and total them

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 4,101.22
Average Expenses (from Schedule J, Line 18)	\$ 4,382.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,517.75

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 372,544.75
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 63,928.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 436,473.63

R6A	(Official	l Form 6A	(12/07)

	Case No	
Oobtor(a)		(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
99-643 Hoio Street; Aiea, Hawaii 96701	Tenancy by the Entirety	J	800,000.00	1,163,386.23

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TOTAL 800,000.00

Case ]
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(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or		Hawaii Community Federal Credit Union	Н	100.00
	shares in banks, savings and loan,		Miramar Federal Credit Union	Н	100.00
	thrift, building and loan, and homestead associations, or credit		Primerica Shareholder Services		32.23
	unions, brokerage houses, or		US Bank		65.94
,	cooperatives.		Apartment security deposit.	н	1,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Apartment security deposit.		1,300.00
4.	Household goods and furnishings, include audio, video, and computer		Computer, various home furniture, television, and stereo equipment.	н	6,000.00
	equipment.		Tapes and music cd's.	Н	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothing.	Н	2,000.00
			Watches.	Н	200.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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Case		$\sim$
Case	1.1	v.

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ol> <li>Interests in partnerships or joint ventures. Itemize.</li> <li>Government and corporate bonds other negotiable and non-negotial instruments.</li> <li>Accounts receivable.</li> <li>Alimony, maintenance, support, property settlements in which the debtor is or may be entitled. Give particulars.</li> <li>Other liquidated debts owed to dincluding tax refunds. Give particulars.</li> <li>Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.</li> </ol>	and X	tax refund for 2008	н	1,500.00
<ul> <li>20. Contingent and noncontingent interests in estate of a decedent, obenefit plan, life insurance policy trust.</li> <li>21. Other contingent and unliquidate claims of every nature, including refunds, counterclaims of the del and rights to setoff claims. Give estimated value of each.</li> <li>22. Patents, copyrights, and other</li> </ul>	death (, or d tax otor, X			
intellectual property. Give particular intellectual property. Give particular general intangibles. Give particular Customer lists or other compilatic containing personally identifiable information (as defined in 11 U.S. 101(41A)) provided to the debtor individuals in connection with obtaining a product or service from the debtor primarily for personal family, or household purposes.	ars. ons S.C. § by	Timehsare property		unknown
<ol> <li>Automobiles, trucks, trailers, and other vehicles and accessories.</li> <li>Boats, motors, and accessories.</li> <li>Aircraft and accessories.</li> <li>Office equipment, furnishings, a supplies.</li> <li>Machinery, fixtures, equipment, supplies used in business.</li> <li>Inventory.</li> <li>Animals.</li> </ol>	x x x	2008 Toyota Rav4	J	20,000.00

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Case	No	

(If known)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

		ТО	ΓAL	31,798.17
		TO	FAL	31,798.17
not already listed. Itemize.				
<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	X			
particulars.  33. Farming equipment and implements.	x			
32. Crops - growing or harvested. Give	X		HUSB, OF	EXEMPTION
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EVALUATION

IN RE Amazona, Rowell		Rowel	R	mazona.	Α	$\mathbf{F}$	R	N	T
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 Case No.	

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under:
(Check or	ne box)								

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
lawaii Community Federal Credit Union	11 USC § 522(d)(5)	100.00	100.00
liramar Federal Credit Union	11 USC § 522(d)(5)	100.00	100.00
Primerica Shareholder Services	11 USC § 522(d)(5)	32.23	32.2
JS Bank	11 USC § 522(d)(5)	65.94	65.9
Apartment security deposit.	11 USC § 522(d)(5)	776.83	1,500.0
Computer, various home furniture, elevision, and stereo equipment.	11 USC § 522(d)(3)	6,000.00	6,000.0
apes and music cd's.	11 USC § 522(d)(3)	300.00	300.00
Clothing.	11 USC § 522(d)(3)	2,000.00	2,000.0
Vatches.	11 USC § 522(d)(3)	200.00	200.0
2008 Toyota Rav4	11 USC § 522(d)(2)	3,225.00	20,000.00

IN RE Amazona, Rowe	Ш	D
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	Case 110	
Debtor(s)		(If known)

Case No

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 990700290000001			real property assessment				unknown	
City And County Of Honolulu 33 South King Street #101 Honolulu, HI 96813			VALUE \$ <b>800,000.00</b>					
ACCOUNT NO. <b>74094779</b>	Х	J					808,386.23	8,386.23
Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219		   						
			VALUE \$ 800,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Routh Crabtree Olsen P.S. 900 Fort Street Mall, Suite 305 Honolulu, HI 96813			Countrywide Home Loans					
			VALUE \$					
ACCOUNT NO. <b>00201312385</b>		Н	maintenance fee				254.52	254.52
FairShare Plus By Wyndham P.O. Box 98940 Las Vegas, NV 89193-8940			VALUE \$					
				L Sub	L tot	\_ \1		
1 continuation sheets attached			(Total of th				\$ 808,640.75	\$ 8,640.75
			(Use only on la		Γota age		\$	\$
							(Report also on	(If applicable, report

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also on Statistical Summary of Certain Liabilities and Related Data.)

Summary of Schedules.)

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Case	No	
Case	INU.	

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Conunuation Sneet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>71991803</b>	Х	Н	11/2008; 2008 Toyota Camry		1		14,945.00	
First Hawaiian Bank Loan Recovery Center P.O. Box 4070 Honolulu, HI 96812			VALUE \$ <b>20,000.00</b>					
ACCOUNT NO.		Н	private mortgage Ioan				275,000.00	275,000.00
Hyun Hi Cho 750 Kaheka Street #1703 Honolulu, HI 96814							·	·
			VALUE \$ 800,000.00					
ACCOUNT NO. 5159		J	2nd mortgage				80,000.00	80,000.00
Navy Federal CreditUnion 820 Follin Lane Vienna, VA 22180								
			VALUE \$ 800,000.00					
ACCOUNT NO.	Х	J	timeshare property				8,904.00	8,904.00
Wyndham Vacation Resorts P.O. Box 98940 Las Vegas, NV 89193			VALUE \$					
ACCOUNT NO.			VALUE 9	+				
ricedotti no.			VALUE \$					
ACCOUNT NO.				$\top$		f		
			VALUE \$					
Sheet no. 1 of 1 continuation sheets attac	ched	to		Sul	otot	al		
Schedule of Creditors Holding Secured Claims			(Total of	this 1	page Tot	e)	\$ 378,849.00	\$ 363,904.00

Total (Use only on last page) \$ 1,18

\$ 1,187,489.75 **\$ 372,544.75** 

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

P6E	(Official	Form	<b>(F)</b>	(12/07)

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0 continuation sheets attached

IN RE Amazona, Rowell D

Debtor(s)

Case No. \_\_\_\_\_(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Claims of certain farmers and fishermen. Use \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	T. T
Case	No.

Summary of Certain Liabilities and Related Data.) \$

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

					_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5852</b>		Н	11/2006; furniture	П			
American General Finance 600 N. Royal Avenue Evansville, IN 47715							1,530.00
ACCOUNT NO. <b>2603</b>		Н	6/2006 thru 1/2008; cash advances, gambling	Ħ			1,00000
Bank Of America P.O. Box 15026 Wilmington, DE 19850-5026							25,104.00
ACCOUNT NO. 4425		Н	10/2007 thru 5/2008; gambling; cash advances for	Ħ			· · · · · · · · · · · · · · · · · · ·
Chase P.O. Box 15298 Wilmington, DE 19850-5298			consumables				7,252.00
ACCOUNT NO. <b>677</b>		Н	2008; bank overdraft	H	H		7,232.00
Hawaii USA Federal Credit Union 1226 College Walk Honolulu, HI 96817							40E 93
				Sub	tots		405.83
1 continuation sheets attached			(Total of th				\$ 34,291.83
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules and, if applicable, on the St	t als		n	

$\sim$		-
Case		$\sim$
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(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7225</b>		Н	2006 thru 2008; gambling; cash advances for	+		Н	
Navy Federal Credit Union 820 Follin Lane Vienna, VA 22405			consumables				20,460.00
ACCOUNT NO. 3309		Н	1999-6/2008; gambling; cash advances for	+		Н	20,400.00
Navy Federal Credit Union 820 Follin Lane Vienna, VA 22405			consumables				9,177.05
ACCOUNT NO.							5,111.65
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of ti	Sub iis p			\$ 29,637.05
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Fota o o stica	al n al	\$ 63,928.88

	IN	RE	Amazona,	Rowell	C
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ase No.	
	(If known)

C

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
enthouse Realty Corp. 181 South King Street, Suite 402 onolulu, HI 96814	Rental Agreement at 98-351 Koauka Loop #C708; Aiea, Hawaii 96701, rental agreement from 2/13/08 thru 2/28/09

IN	RE	Amazona,	Rowell	D
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Case No.	
	(If known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Evangeline Pascual-Amazona 8-351 Koauka Loop #C708 Niea, HI 96701	Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219
	Wyndham Vacation Resorts P.O. Box 98940 Las Vegas, NV 89193
	First Hawaiian Bank Loan Recovery Center P.O. Box 4070
	Honolulu, HI 96812

IN RE Amazona, Rowell D

Debtor(s)

Case No.

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status DEPENDENTS OF DEBTOR AND			) SPOU	JSE			
Married		RELATIONSHIP(S): Son-In-Law				AGE(S):	:
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Security Gua Wynn Las Ve 3 months Las Vegas, N	gas					
INCOME: (Estima	ate of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
		lary, and commissions (prorate if not paid mon	ıthly)	\$	2,451.70		STOUBL
2. Estimated month		3,	<i>y</i>	\$	,	\$	
3. SUBTOTAL				\$	2,451.70	\$	0.00
4. LESS PAYROL							
a. Payroll taxes a	nd Social Secur	ity		\$	252.58	\$	
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>				\$ \$		\$	
d. Other (specify)	Other Dedu	ctions Unknown		\$ — \$	108.90	\$ —— \$	
a. cuiei (speeily)				\$		\$	
5. SUBTOTAL OF PAYROLL DEDUCTIONS				\$	361.48	\$	0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	2,090.22	\$	0.00
7. Regular income	from operation	of business or profession or farm (attach detaile	ed statement)	\$		\$	1,200.00
8. Income from rea	l property		,	\$		\$	
9. Interest and divid			•	\$		\$	
that of dependents		ort payments payable to the debtor for the debtor	or's use or	•		¢	390.00
11. Social Security		ment assistance		φ		Φ	
•	_			\$		\$	
				. \$		\$	
12. Pension or retir				\$	421.00	\$	
(Specify)				\$		\$	
(Speeny)				\$		\$	
				\$		\$	
14. SUBTOTAL C	OF LINES 7 TH	IROUGH 13		\$	421.00	\$	1,590.00
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	)	\$	2,511.22		1,590.00
14 COMPINED		ONTHI V INCOME, (C	fnom 1: 15	_			
		<b>ONTHLY INCOME</b> : (Combine column totals tal reported on line 15)	from fine 15;		\$	4,101.2	22
				(Domont	also on Cummons of Cal	andulas and	if applicable, on

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Case No. \_\_\_\_\_(If known)

4,382.00

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _√_</li> </ol>	\$	1,500.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	130.00
b. Water and sewer	\$ —	100.00
c. Telephone	\$ —	200.00
d. Other Cable And Internet	φ —	130.00
u. Ould	— ¢ —	100.00
3. Home maintenance (repairs and upkeep)	— ¢ —	50.00
4. Food	φ —	450.00
5. Clothing	Φ	150.00
6. Laundry and dry cleaning	φ	60.00
7. Medical and dental expenses	φ	60.00
8. Transportation (not including car payments)	φ —	260.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	φ	100.00
10. Charitable contributions	Φ	40.00
11. Insurance (not deducted from wages or included in home mortgage payments)	φ	40.00
a. Homeowner's or renter's	4	
b. Life	• —	30.00
c. Health	φ —	30.00
	ф —	100.00
d. Auto e. Other	ž —	100.00
e. Other	—	
12. Tayor (not deducted from wages or included in home morteges normants)	— <i>&gt;</i> —	
12. Taxes (not deducted from wages or included in home mortgage payments)	¢	
(Specify)	— <sup>¢</sup> —	
12 T. (11)	— <sup>5</sup> —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢	222.00
a. Auto	\$	322.00
b. Other	— <u>*</u> —	
	— ž —	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	800.00
17. Other	\$	
	\$	
	\$	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

### 20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$ 4,101.22
b. Average monthly expenses from Line 18 above	\$ 4,382.00
c. Monthly net income (a. minus b.)	\$ -280.78

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Case	NO	
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Debtor(s)

(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 3, 2009 Signature: /s/ Rowell D Amazona Debtor Rowell D Amazona Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

# United States Bankruptcy Court District of Hawaii

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

IN RE:	Case No
Amazona, Rowell D	Chapter 7
Debtor(s)	
BUSINESS INCOME AND EXPENSI	ES
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUD	E information directly related to the business
operation.)	_
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:	
1. Gross Income For 12 Months Prior to Filing:	\$ <u>28,260.00</u>
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:	
2. Gross Monthly Income:	\$1,200.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:	
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$
21. Other (Specify):	\$
22. Total Monthly Expenses (Add items 3-21)	\$800.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME	

\$ \_\_\_\_\_

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### United States Bankruptcy Court District of Hawaii

	District	72 220 11 0012
IN RE:		Case No
Amazona, Rowell D	)	Chapter <u>7</u>
	Debtor(s)	
	STATEMENT OF FI	NANCIAL AFFAIRS
is combined. If the cas is filed, unless the spor farmer, or self-employed personal affairs. To income	te is filed under chapter 12 or chapter 13, a married del uses are separated and a joint petition is not filed. A ed professional, should provide the information reque dicate payments, transfers and the like to minor chile	etition may file a single statement on which the information for both spouses but the formation for both spouses whether or not a joint petition in individual debtor engaged in business as a sole proprietor, partner, family sted on this statement concerning all such activities as well as the individual's dren, state the child's initials and the name and address of the child's parent isclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
25. If the answer to a	n applicable question is "None," mark the box la	have been in business, as defined below, also must complete Questions 19 - beled "None." If additional space is needed for the answer to any question, a number (if known), and the number of the question.
	DEFIN	TITIONS
for the purpose of this an officer, director, ma partner, of a partnershi form if the debtor enga "Insider." The term which the debtor is an	form if the debtor is or has been, within six years im an aging executive, or owner of 5 percent or more of the properties of the properti	debtor is a corporation or partnership. An individual debtor is "in business" mediately preceding the filing of this bankruptcy case, any of the following: he voting or equity securities of a corporation; a partner, other than a limited time. An individual debtor also may be "in business" for the purpose of this is an employee, to supplement income from the debtor's primary employment. The debtor; general partners of the debtor and their relatives; corporations of tors, and any owner of 5 percent or more of the voting or equity securities of it such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.
None State the gross including part-t case was comm maintains, or habeginning and e	ime activities either as an employee or in independent and the gross amounts received during as maintained, financial records on the basis of a fiscal grant	ployment, trade, or profession, or from operation of the debtor's business, at trade or business, from the beginning of this calendar year to the date this ag the <b>two years</b> immediately preceding this calendar year. (A debtor that ical rather than a calendar year may report fiscal year income. Identify the tion is filed, state income for each spouse separately. (Married debtors filing thether or not a joint petition is filed, unless the spouses are separated and a
	2006 total income	
43,412.00	2007 total income	
35,993.00	2008 total income	
2. Income other than	from employment or operation of business	
two years imm separately. (Man	ediately preceding the commencement of this case.	mployment, trade, profession, operation of the debtor's business during the Give particulars. If a joint petition is filed, state income for each spouse st state income for each spouse whether or not a joint petition is filed, unless
3. Payments to credit Complete a. or b., as a		
debts to any cre constitutes or is a domestic supp	ditor made within <b>90 days</b> immediately preceding the affected by such transfer is less than \$600. Indicate port obligation or as part of an alternative repayment.	all payments on loans, installment purchases of goods or services, and other e commencement of this case unless the aggregate value of all property that with an asterisk (*) any payments that were made to a creditor on account of ent schedule under a plan by an approved nonprofit budgeting and credit er 13 must include payments by either or both spouses whether or not a joint

petition is filed, unless the spouses are separated and a joint petition is not filed.)

First Hawaiian Bank **Loan Recovery Center** P.O. Box 4070 Honolulu, HI 96812

2008 Toyota Camry

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Consumer Credit Counseling Service Of HI** Franz D. Juan #8193 98-029 Hekaha Street, Suite 15 Aiea, HI 96701

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 02232009 02/24/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 50.00 600.00

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### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

99-643 Hoio Street; Aiea, Hawaii 96701

NAME USED Rowell D. Amazona DATES OF OCCUPANCY

09/2009-02/2008

# 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 3, 2009	Signature /s/ Rowell D Amazona	
	of Debtor	Rowell D Amazona
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# United States Bankruptcy Court District of Hawaii

IN RE:			Case No
Amazona, Rowell D		Chapter 7	
Debtor		D.10. 077 / 777	
		R'S STATEMENT O	
<b>PART A</b> – Debts secured by property of the estate. Attach additional pages if necessary.)	tate. (Part A must be	fully completed for <b>EAC</b> .	$m{H}$ debt which is secured by property of the
Property No. 1			
Creditor's Name: City And County Of Honolulu		Describe Property Securing Debt: 99-643 Hoio Street; Aiea, Hawaii 96701	
Property will be <i>(check one)</i> :  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	exempt		
Property No. 2 (if necessary)			
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: 99-643 Hoio Street; Aiea, Hawaii 96701	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	exempt		
<b>PART B</b> – Personal property subject to unexpire additional pages if necessary.)	ed leases. (All three c	olumns of Part B must be o	completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Penthouse Realty Corp.	Describe Leased I Rental Agreemen Loop #C708; Aiea	t at 98-351 Koauka	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ✓ Yes ☐ No
Property No. 2 (if necessary)	]		
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
2 continuation sheets attached (if any)	1		
I declare under penalty of perjury that the a personal property subject to an unexpired le		intention as to any prop	erty of my estate securing a debt and/or
· · · · · · · · · · · · · · · · · · ·	/s/ Rowell D Amazo	na	

Signature of Joint Debtor

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Property No. 3			
Creditor's Name: FairShare Plus By Wyndham		Describe Property Secur Timehsare property	ing Debt:
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	xempt		
Property No. 4			
Creditor's Name: First Hawaiian Bank		Describe Property Securing Debt: 2008 Toyota Rav4	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☑ Reaffirm the debt ☐ Other. Explain			e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt  Not claimed as exempt			
Property No. 5			
Creditor's Name: Hyun Hi Cho		Describe Property Securing Debt: 99-643 Hoio Street; Aiea, Hawaii 96701	
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain			e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt  ✓ Not claimed as exempt			
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

Continuation sheet \_\_1 of \_\_2

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Property No. 6			
Creditor's Name: Navy Federal CreditUnion		Describe Property Securing Debt: 99-643 Hoio Street; Aiea, Hawaii 96701	
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at a Redeem the property Reaffirm the debt Other. Explain Property is (check one):		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Claimed as exempt Not claimed as e.	xempt	1	
Property No.  Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain			e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as exempt			
Property No.			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain			
Property is (check one):  Claimed as exempt  Not claimed as exempt			
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased Property:  Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No.			
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No

Continuation sheet **2** of **2** 

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# United States Bankruptcy Court District of Hawaii

IN RE:		Case No.
Amazona, Rowell D		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MATI	RIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing credito	rs is true to the best of my(our) knowledge.
Date: March 3, 2009	Signature: /s/ Rowell D Amazona	
	Rowell D Amazona	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

American General Finance 600 N. Royal Avenue Evansville, IN 47715

Bank Of America P.O. Box 15026 Wilmington, DE 19850-5026

Chase P.O. Box 15298 Wilmington, DE 19850-5298

City And County Of Honolulu 33 South King Street #101 Honolulu, HI 96813

Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219

Evangeline Pascual-Amazona 98-351 Koauka Loop #C708 Aiea, HI 96701

FairShare Plus By Wyndham P.O. Box 98940 Las Vegas, NV 89193-8940

First Hawaiian Bank Loan Recovery Center P.O. Box 4070 Honolulu, HI 96812 Hawaii USA Federal Credit Union 1226 College Walk Honolulu, HI 96817

Hyun Hi Cho 750 Kaheka Street #1703 Honolulu, HI 96814

Navy Federal Credit Union 820 Follin Lane Vienna, VA 22405

Navy Federal CreditUnion 820 Follin Lane Vienna, VA 22180

Penthouse Realty Corp. 1481 South King Street, Suite 402 Honolulu, HI 96814

Routh Crabtree Olsen P.S. 900 Fort Street Mall, Suite 305 Honolulu, HI 96813

Wyndham Vacation Resorts P.O. Box 98940 Las Vegas, NV 89193

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# United States Bankruptcy Court District of Hawaii

IN	RE:	Case No			
An	nazona, Rowell D	Chapter 7			
	Debtor(	s)			
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR			
1.		016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation vs:			
	For legal services, I have agreed to accept	<b></b> \$			
	Prior to the filing of this statement I have received	\$			
	Balance Due	\$			
2.	The source of the compensation paid to me was: $\Box$	Debtor Other (specify):			
3.	The source of compensation to be paid to me is: $\Box$	Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed com	ove-disclosed compensation with any other person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compentogether with a list of the names of the people share	sation with a person or persons who are not members or associates of my law firm. A copy of the agreement, ing in the compensation, is attached.			
5.	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects of the bankruptcy case, including:			
6.	b. Preparation and filing of any petition, schedules, st	itors and confirmation hearing, and any adjourned hearings thereof;  ngs and other contested bankruptcy matters;			
	roceeding.  March 3, 2009	CERTIFICATION greement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy /s/ Franz D. Juan			
	Date	Franz D. Juan 8193 Law Offices Of Franz Dominic Juan, LLC 98-029 Hekaha Street, Suite 15 Aiea, HI 96701 (808) 488-5660 Fax: (808) 488-5663			